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(71) Applicant: **NEC CORP**

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(54) CARD MANAGEMENT SYSTEM

(57) Abstract:

PROBLEM TO BE SOLVED: To provide a card management system enabling a user to process user's inherent information obtained from a card and its relative information as data and accurately execute personal money management.

SOLUTION: The system is provided with a card reader 2 for reading out user's inherent information from a card 1 and a data processing/managing device 3 capable of inputting the user's inherent information, money annexed information D1 and money related information D2 annexed and related to the user's inherent information and outputting and displaying money data processing result information D3 indicating results obtained by processing/managing data corresponding to the information D1 and D2 to the user's inherent information. The payment account number and settlement date of the card 1 are included the information D1, the balance of the account, deposit predicting data and payment predicting data are included in the information D2 and the validity of credit payment related to a commodity A, a transfer date and a transfer amount to

the payment account and a lack transfer amount to the payment account are included in the information D3.

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